

Implementation of the Principle of Precaution in the Creation of Authentic PPAT Deeds to Prevent Fraud and Misuse of Certificates in Land Sale and Purchase Transactions in Tegal City

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Abstract. *The sale and purchase of land in Indonesia requires strong legal certainty and preventive safeguards due to the high economic value and the vulnerability of such transactions to fraud and certificate misuse. As a public official authorized to draft authentic deeds, the Land Deed Official (PPAT) holds a central role in ensuring that every land transaction is conducted transparently, legally, and in accordance with established procedures. This study analyzes the implementation of the principle of prudence by PPATs in Tegal City as a preventive mechanism against fraud and a means of providing legal protection for sellers, buyers, and third parties. Employing an empirical legal research method combined with a quantitative approach, data were obtained through field observations, in-depth interviews with PPATs, supporting government agencies, and transaction participants, supplemented by statutory and literature review. The findings show that PPATs in Tegal City consistently apply prudential measures such as verifying certificate authenticity, examining identity documents through official population data, conducting field inspections, and ensuring the physical presence and genuine intent (wilsverklaring) of the parties during deed execution. These practices not only prevent fraudulent acts—including certificate forgery, unauthorized land sales, and misuse of powers of attorney—but also provide substantive legal protection by ensuring that the deed accurately reflects the true legal will and factual circumstances of the transaction. The study concludes that the principle of prudence constitutes a core element of professional responsibility within the PPAT's mandate, functioning as both a preventive and repressive legal protection instrument, thereby strengthening public trust and enhancing the integrity of Indonesia's land administration system.*

Keywords: Authentic; Legal; Protection; Prudence.

1. Introduction

The sale and purchase of land in Indonesia constitutes a legal transaction that involves multiple parties and carries significant economic value. To ensure legal certainty and security in such transactions, the role of the Land Deed Official (PPAT) is essential in drafting a valid and accountable authentic deed. However, in practice, cases of fraud and misuse of land certificates still frequently occur, often involving negligence or a lack of due diligence on the part of the PPAT.

A Land Deed Official (PPAT) is a public official vested with the authority by the government to draw up authentic deeds concerning specific legal acts related to land rights or Ownership Rights over Condominium Units. This definition refers to Government Regulation of the Republic of Indonesia Number 24 of 2016 concerning Amendments to Government Regulation Number 37 of 1998 on the Position of Land Deed Officials. The PPAT holds a crucial role in land and property sale-and-purchase transactions, as the deed prepared by the PPAT serves as the legally valid evidence of such transactions (Erwiningsih & Sailan, 2023:2).

The principle of prudence encompasses several aspects, including ensuring the authenticity of the parties' identities, verifying the legal status of the land to be sold, and confirming the completeness of all required documents. This verification process is essential to prevent the misuse of documents and fraudulent acts, such as certificate forgery or the sale of land that is still subject to a legal dispute (Andrianto, Budiarta & Astiti, 2023:23-27).

In recent years, fraudulent practices involving land sale and purchase transactions have continued to increase, ranging from certificate forgery and unauthorized land sales to transactions conducted by parties lacking legal authority. According to data from the National Land Agency (BPN), one of the most frequently encountered problems is the manipulation of land certificate data used in land transactions. For example, in 2024, a case of land certificate forgery occurred in Cirebon involving a recidivist identified as NP. He committed another fraud by selling land using falsified certificates, causing losses of up to IDR 10 billion for the victims. This case demonstrates that despite the perpetrator's criminal record, the transaction was still able to proceed without early detection by relevant authorities, including the PPAT.

A PPAT must conduct a thorough examination of the submitted documents, including the land certificate, the parties' identities, and the verification that the land is neither in dispute nor encumbered by any security rights. Such diligence not only protects the parties involved but also ensures that the land being transacted possesses a clear and legal status. Failure to uphold the principle of prudence may result in serious consequences, both for the PPAT who may be held legally accountable and for the parties involved in the transaction, who may become vulnerable to fraudulent practices.

Therefore, this study aims to analyze the implementation of the principle of prudence by PPATs in the preparation of authentic deeds, as well as to evaluate preventive efforts against fraud and the misuse of land certificates in sale-and-purchase transactions. By gaining an in-depth understanding of these issues, it is expected that effective solutions can be identified to enhance integrity and trust within Indonesia's land administration system.

2. Research Methods

This study employs an empirical legal research method combined with a quantitative approach to examine the implementation of the principle of prudence by Land Deed Officials (PPAT) in preparing authentic deeds for land sale and purchase transactions in Tegal City. Empirical legal research is selected because it focuses on obtaining primary data from the field through direct observation, in-depth interviews with PPATs, notaries, land sellers and buyers, as well as relevant government authorities. This approach enables a factual understanding of how legal norms are interpreted and applied in practice, including the constraints and social factors that influence their implementation. The quantitative approach is used to objectively measure the degree to which the principle of prudence is applied and its contribution to preventing certificate misuse and potential fraud in land transactions. The data sources consist of primary data derived from firsthand observations and interviews, supplemented by secondary data obtained from a literature review of statutory regulations, legal literature, academic journals, and other relevant documents to strengthen the study's theoretical and analytical foundation. The collected data are analyzed using a descriptive method, presenting empirical facts as they are to illustrate behavioral patterns, administrative processes, and the practical implementation of the prudence principle by PPATs objectively, without normative judgment. Through this approach, the analysis reflects the actual conditions of notarial and PPAT practices in the field.

3. Results and Discussion

3.1. The Application of the Principle of Prudence in the Preparation of Authentic Deeds by Land Deed Officials (PPAT) as a Preventive Measure Against Fraud in Land Sale and Purchase Transactions in Tegal City

Within the national agrarian law system, an authentic deed prepared by a Land Deed Official (PPAT) is not merely an administrative document transferring land rights, but also a preventive legal instrument designed to ensure that every land transaction is conducted legally, transparently, and free from fraud. Accordingly, the principle of prudence serves as a moral and professional foundation inherent in every action taken by a PPAT in the exercise of their official duties. The strength of an authentic deed lies not only in its formal structure, but also in the moral and professional responsibility of its drafter to guarantee the accuracy of the material contained therein. Therefore, every step undertaken by a PPAT in preparing a

deed must be accompanied by vigilance, precision, and legal good faith, as even the slightest negligence may lead to serious legal consequences.

In performing their duties, PPATs must act with full prudence and comply with all applicable procedures governing the creation of authentic deeds, including those related to the encumbrance of security rights. Exercising prudence requires a careful examination of all submitted documents and the proper reading of the deed in its entirety to the appearing parties and witnesses. The consistent application of this principle ensures that PPATs operate within the correct procedural framework, thereby enhancing public confidence in their integrity, accountability, and professional conduct. (Novia & Latumeten, 2023:99-108).

Based on interviews conducted with three PPATs in Tegal City Laeli Nurchamidah, SH, M.Kn., Adi Akbar, SH, M.Kn., and Desi Setyaningsih, SH, M.Kn. a common view emerged that the principle of prudence serves as the primary legal safeguard protecting PPATs from potential fraud and future land disputes. In the interview with Laeli Nurchamidah, SH, M.Kn., she emphasized that the first step consistently taken in applying the principle of prudence is the verification of land certificates and ownership data. She stated:

"In relation to the deed and the application of the principle of prudence, a PPAT must verify the ownership of the certificate, such as checking the registered owner's name, determining whether the land is encumbered with any security rights, and confirming whether the owner is still alive or has passed away."

This statement illustrates that the prudence process begins long before the signing of the deed, namely from the initial stage of document examination. Laeli Nurchamidah, SH, M.Kn. emphasized that even minor administrative discrepancies such as differences in the spelling of a name between the land certificate and the identification card (KTP) may evolve into major legal disputes if not corrected beforehand. In her view, prudence not only protects the seller and the buyer, but also safeguards the PPAT from potential accusations of negligence in the future.

A similar perspective was conveyed by Adi Akbar, SH, M.Kn., who highlighted the technical aspects of applying the principle of prudence in verifying the physical authenticity of land certificates. According to him, a PPAT has a moral responsibility to ensure that the certificate presented is genuinely original, not a duplicate or a fabricated document. In the interview, he explained:

"Before checking with the National Land Agency (BPN), I always check the original certificate brought by the seller. I make sure it contains the BPN official's signature, the hologram, the watermark, and a serial number that conforms to the official format."

Adi Akbar, SH, M.Kn. further added that if he discovers even the slightest irregularity, he will postpone the deed-drafting process and request clarification

from the National Land Agency (BPN). This attitude reflects the application of a zero-tolerance principle toward document inconsistencies, aligning with legal literature which asserts that a PPAT must act proactively and critically toward every piece of evidence submitted, rather than functioning merely as a passive recipient of administrative formalities.

Meanwhile, Desi Setyaningsih, SH, M.Kn. highlighted a slightly different aspect, namely prudence in verifying the identities of the parties involved. She emphasized the importance of ensuring that the individuals present are truly the legitimate legal subjects in the transaction. "A notary must meet clients directly," she stated:

"If a client is unable to come to the office, then the notary must visit their residence, but with the essential requirement that the signature is still executed in the notary's presence."

In practice, Desi Setyaningsih, SH, M.Kn. even conducts identity verification through the Population and Civil Registration Office (Dukcapil) to ensure that the identification card (KTP) and family card (KK) presented are valid and officially registered. Although this step falls outside the formal authority of a PPAT, it reflects a professional awareness that the accuracy of the parties' identities is the fundamental basis for the validity of an authentic deed. This aligns with Soerjono Soekanto's view that the effectiveness of legal implementation is highly dependent on the legal awareness of the executing officials and the level of their moral integrity.

All three PPATs consistently demonstrated that the principle of prudence does not end with document verification but also includes the physical presence of the parties during the signing of the deed, the open reading of the deed's contents, and the refusal to proceed with transactions that pose potential legal risks. Laeli Nurchamidah, SH, M.Kn. explained that she always requires the parties to be physically present, without representation, unless accompanied by a valid power of attorney. She stated:

"The seller and the buyer must be the actual persons involved, meaning they cannot be represented, and this must be proven through verified data. At a minimum, we must be cautious and ensure that all submitted documents correspond clearly with the verified identities, and that the individuals are physically present before us."

This principle is rooted in Article 22 of Government Regulation Number 24 of 2016 concerning Amendments to Government Regulation Number 37 of 1998 on the Position of Land Deed Officials, which affirms that the physical presence of the parties before the PPAT constitutes an inseparable component of the process of preparing an authentic deed. Such presence serves not merely as a formality for

signature purposes, but also as a means to ensure the existence of consensus ad idem, or a genuine meeting of minds, between the seller and the buyer.

In addition, the interview with Adi Akbar, SH, M.Kn. demonstrates that prudence also plays a crucial role in preventing covert fraudulent actions committed by the parties themselves. He recounted an experience:

"There was once a case where the seller and the buyer pretended that the sale and purchase had already taken place even though full payment had not been made. The buyer then used the certificate as collateral for a bank loan. A dispute eventually arose, and the PPAT was blamed for alleged deception, even though the parties had manipulated the facts from the very beginning."

This case illustrates that, in practice, PPATs often find themselves in a vulnerable position, becoming the most easily blamed party when disputes arise. Therefore, prudence is not merely a professional attitude but also a legal self-protection mechanism. A PPAT who refuses or postpones the preparation of a deed under questionable circumstances is, in fact, safeguarding itself from potential criminal or civil liability.

The findings of this study also indicate that the role of the principle of prudence extends beyond merely ensuring the accuracy of documents; it also provides legal protection for the parties involved. As noted by Laeli Nurchamidah, the prudence principle protects buyers from the risk of purchasing problematic land and protects sellers from the risk of receiving funds derived from criminal activities such as money laundering. Thus, the principle of prudence serves a dual function: as a mechanism for controlling the legality of transactions and as an ethical filter that preserves the integrity of the PPAT profession.

In the Tegal City area, the application of the principle of prudence has become increasingly important, particularly as the region experiences a rise in land sale and purchase transactions driven by the growth of the housing sector and local investment. This increase in transactions correlates with a heightened risk of fraud, including certificate forgery, data inconsistencies, and the misuse of powers of attorney. The three PPATs interviewed demonstrated full awareness of these risks and explained that prudence is the only effective means of maintaining legal stability in land transactions within the region.

Based on the foregoing discussion, it can be concluded that the application of the principle of prudence by PPATs in Tegal City carries profound juridical significance and serves a concrete preventive function. Prudence is not merely an administrative formality, but rather a reflection of the moral and professional responsibility of a public official entrusted by the state to ensure legal certainty over land rights. Through rigorous certificate verification, careful examination of identities, and the willingness to refuse transactions that present potential risks,

PPATs in Tegal City have embedded the principle of prudence as part of a living legal culture (living law).

However, despite the effectiveness of these practices, further support from relevant institutions such as the National Land Agency (BPN) and the Population and Civil Registration Office (Dukcapil) remains necessary. Integration of land administration systems with population data systems would enable the principle of prudence to be implemented more efficiently and effectively in practice.

3.2. The Application of the Principle of Prudence by PPATs as a Means of Providing Legal Protection for Buyers, Sellers, and Other Parties Involved in Land Sale and Purchase Transactions in Tegal City

A sale and purchase agreement is categorized as a nominated contract because it is regulated and designated by the legislator based on the type of agreement most commonly occurring in daily practice, as provided in the Burgerlijk Wetboek (here in after referred to as the BW). It is governed under Articles 1457 to 1540 of the BW. The definition of a sale and purchase agreement is found in Article 1457 BW, which states that it is "an agreement whereby one party binds itself to deliver an object, and the other party binds itself to pay the price that has been agreed upon" (Badruzaman, 2015:94).

The term "sale and purchase" indicates that from one party's perspective the act is referred to as selling, while from the other party's perspective it is referred to as purchasing. The expression that encompasses these two reciprocal acts corresponds to the Dutch term "koop en verkoop," which also implies that one party verkoopt (sells) and the other koopt (buys). In English, the transaction is referred to simply as "sale," which highlights the action from the seller's standpoint; Similarly, in French, the term "vente" is used, which also means "sale." In German, however, the word "Kauf" is used, which refers to "purchase" (Subekti, 2014:1-2).

A sale and purchase transaction is an arrangement that must contain mutual consent between the seller and the buyer, and this agreement serves as a preventive measure closely related to the legal protection afforded to the parties. According to Satjipto Rahardjo, legal protection is the provision of safeguards for human rights (HAM) that are harmed by others, and such protection is given to the community so that they may fully enjoy the rights granted to them by law (Salim & Nurbani, 2013:262). The application of the principle of prudence by Land Deed Officials (PPAT) is not intended merely to ensure the administrative validity of a deed, but also serves as a legal instrument that protects the rights of the legal subjects involved in land transactions. In every land sale and purchase transaction, there exists potential legal vulnerability that may disadvantage the parties, whether due to administrative negligence, misinformation, or intentional fraudulent acts. Therefore, as a public official entrusted with authority by the

state, the PPAT holds a strategic position in ensuring that every process is carried out transparently, fairly, and in accordance with the law.

A PPAT has the obligation to verify and identify the appearing parties in accordance with the identification documents presented to them. In practice, however, although such verification is mandatory, various legal issues concerning PPAT deeds still arise, largely due to the dishonesty of clients regarding the truthfulness of administrative requirements. These issues include fraudulent claims of ownership by individuals who are not the actual landowners, the use of falsified supporting documents, and other deceptive acts that ultimately become the basis for the preparation of the deed. As a consequence, the resulting land sale and purchase deed despite initially appearing to fulfill the formal requirements of legal certainty may later be declared void or void ab initio through a court decision with permanent legal force (Resvina, 2024:1860-1861).

Professional responsibility encompasses accountability to oneself and to society. Being responsible to oneself means that a professional performs their work based on moral, intellectual, and professional integrity as an integral part of their life. Responsibility to society, on the other hand, refers to the willingness to provide the best possible service in accordance with one's professional duties (Anshori, 2016:16). The principle of prudence entails exercising vigilance toward oneself and others by considering the consequences of every action taken, both in the present and in the future. Based on interviews with Laeli Nurchamidah, SH, M.Kn., Adi Akbar, SH, M.Kn., and Desi Setyaningsih, SH, M.Kn., it can be concluded that the application of the prudence principle by PPATs in Tegal City has played a significant role in providing legal protection to buyers, sellers, and other related parties in land transactions. Although each PPAT employs different approaches according to their professional experiences, the three of them share similar perspectives and practices. In her interview, Laeli Nurchamidah, SH, M.Kn. explained that the principle of prudence serves a dual function: protecting the public and safeguarding the PPAT from future legal risks. She stated:

"The principle of prudence is intended to protect us as PPATs in performing our duties, because although a legal impact may not arise immediately, there is no guarantee that legal issues will not occur in the future. Therefore, the principle of prudence is essential to protect us."

This statement reflects a professional awareness that every administrative action taken by a PPAT carries long-term legal consequences, and therefore each step must be carried out with careful consideration and in accordance with applicable regulations. Furthermore, Laeli Nurchamidah, SH, M.Kn. also illustrates the dimension of legal protection for the seller. According to her, a PPAT must ensure that the funds received by the seller do not originate from illegal sources. She stated:

"For the seller, the money transferred by the buyer must not come from unlawful sources such as fraud or money laundering, as this could lead to legal problems in the future."

The PPAT acts as a guardian of legal integrity, ensuring that legal instruments are not misused to conceal criminal activities.

In a separate interview, Adi Akbar, SH, M.Kn. explains the aspect of legal protection for buyers. He explained that prudential measures such as certificate verification and the examination of document authenticity serve as a direct protective mechanism for the buyer. He stated:

"A certificate may be genuine, but it might belong to someone else. Therefore, we always ensure that the name on the certificate matches the name on the seller's identification card (KTP). If they differ, there must be a legal basis such as a deed of inheritance, a deed of gift, or a valid power of attorney to sell."

From this explanation, it is evident that a PPAT is responsible for ensuring a clear link of legality between the documents and their rightful owner so that buyers do not become victims of illegal transactions. These verification steps constitute a concrete form of preventive legal protection, reflecting the principle that the law should function to prevent violations of rights rather than merely resolve their consequences. Meanwhile, Desi Setyaningsih, SH, M.Kn. highlighted the role of the PPAT in providing legal protection to all parties by offering transparent legal explanations. She stated:

"A PPAT is obliged to explain all the requirements that must be prepared before the signing of the sale and purchase deed, and to clarify the rights and obligations of the parties, such as the seller's obligation to pay the 2.5% final income tax (PPH), and the buyer's obligation to pay BPHTB and the title transfer fee."

Although the act of explaining rights and obligations may appear administrative, it is in fact a form of legal protection, as it educates the parties to understand their respective responsibilities. From the perspective of legal protection theory, adequate knowledge of the legal act being performed is a fundamental prerequisite for achieving substantive legal protection.

Inaccuracy in the documentation verification process has the potential to result in legal defects in the results produced, which may ultimately lead to its annulment through judicial proceedings. This situation underscores the urgency of enhancing accuracy and professionalism in the performance of PPAT duties, particularly in the aspect of document verification, in order to minimize future legal risks and ensure legal certainty for all parties involved in property transactions (Rahmawati & Wahyuni, 2025:5).

In practice in Tegal City, the three PPATs consistently demonstrated that legal protection in land sale and purchase transactions cannot be separated from the

prudence principle they apply from the very beginning. Each stage of document examination, confirmation with relevant parties, and the reading of the deed before witnesses serves as a layer of protection that shields the parties from future legal risks. This study also found that the public often fails to recognize the preventive value of these PPAT procedures. Some parties perceive the verification and clarification processes conducted by PPATs as "complicated procedures," whereas in reality, these very steps constitute the concrete form of legal protection provided by the state through its appointed officials.

When analyzed through the perspective of the Will Theory (*Wilstheorie*), a land sale and purchase deed essentially constitutes a manifestation of the legal will (*verklaring van wil*) of both the seller and the buyer. The PPAT plays a crucial role in ensuring that such legal intent is genuinely formed consciously, freely, and without being tainted by mistake, coercion, or fraud. In other words, through the application of the principle of prudence, the PPAT is responsible for ensuring that *wilsovereenstemming* (the meeting or concordance of wills) between the parties is legally achieved (Salim, 2021:25). The principle of prudence functions as a guardrail against deviations of legal intent. As explained by Desi Setyaningsih, SH, M.Kn., she stated:

"All signatures must be made in the presence of the PPAT so that no party can later claim that they did not sign or were not present."

This statement is consistent with the notion that the validity of an agreement is not determined solely by the consistency of its written contents, but also by the physical presence and conscious intent of the parties at the moment they will be expressed. Therefore, a PPAT is not merely a recorder of intent, but also a guardian of the authenticity of that intent itself.

The aspect of legal protection embodied through the PPAT's prudence also extends to third parties, such as banking institutions or government agencies that will subsequently process the transfer of land rights. The accuracy of the data produced in a PPAT deed serves as the foundation for public trust in the national land administration system. Even minor errors in the deed may lead to the annulment of the transaction, the emergence of legal claims, or economic losses for parties who were not directly involved. In her interview, Laeli Nurchamidah, SH, M.Kn. provided an example of a situation in which the seller and buyer created a false agreement solely to use the land certificate as bank collateral. When problems later arose, the PPAT was accused of negligence, even though the fault lay with the parties acting in bad faith. Such cases demonstrate that a PPAT deed has a reverberating effect on the broader legal system, making prudence in deed preparation a form of legal protection not only for the immediate parties to the transaction but also for state institutions and the legal system as a whole.

Based on field observations, the implementation of the prudence principle in Tegal City also produces psychological and social effects on the parties involved in land

transactions. The lengthy process of document examination, the reading of the details, and the requirement of physical presence create a formal and serious atmosphere that encourages the parties to exercise greater caution when providing statements. In this sense, the PPAT functions not only as a formal legal official but also as a moral mediator who fosters legal awareness within the community.

From the perspective of Indonesian positive law, the actions of PPATs in applying the prudential principle can be categorized as part of administrative preventive legal protection. This is because PPATs, acting in their capacity as public officials (*openbaar ambtenaar*) vested with state authority, are responsible for ensuring that every private legal act such as land sale and purchase transactions does not conflict with public law. Accordingly, PPATs stand at the forefront of realizing the principle of *pacta sunt servanda*, balanced with the principle of protecting weaker parties. This is highly relevant to the socio-legal character of Tegal City, where land transactions are still predominantly conducted between individuals rather than corporations, resulting in varying levels of legal knowledge among the parties.

The findings of this study indicate that the implementation of the prudence principle by PPATs in Tegal City directly contributes to legal protection for:

- a. Buyers, by ensuring that the land being purchased is free from disputes and that the ownership is legally valid.
- b. Sellers, by ensuring that the transaction proceeds are in accordance with legal requirements and that the funds received are not derived from criminal activities.
- c. Related third parties, such as banks or government agencies, by ensuring that the land-related data produced is accurate and legally accountable.

This empirical analysis confirms that the principle of prudence is not merely a professional slogan but has become a living legal culture practiced by PPATs in the field. The three PPATs in Tegal City agreed that every careful action they take from rejecting invalid documents, verifying data with the Civil Registration Office (*Dukcapil*), to postponing deed preparation due to incomplete information constitutes a concrete form of legal protection provided to the public. This principle aligns with Satjipto Rahardjo's view that "good law is not merely written law, but law that lives within society and improves human welfare."

Within the framework of the Will Theory (*Wilstheorie*), the application of the prudence principle by PPATs also ensures that each deed reflects the genuine intent of the parties. If such intent is tainted by mistake, coercion, or fraud, it becomes invalid, and the deed may be annulled. Therefore, PPATs play a crucial role as "guardians of legal intent," ensuring that every land agreement is genuinely derived from pure and lawful intention. In this way, PPATs directly contribute to the development of a legal system that is not only just but substantively fair, rather than merely formalistic.

From the overall findings of this study, it can be affirmed that the principle of prudence constitutes the core of legal protection within the PPAT profession. It serves as the bridge between written law and field practice, between individual intent and public responsibility. In the hands of conscientious PPATs such as Laeli Nurchamidah, SH, M.Kn., Adi Akbar, SH, M.Kn., and Desi Setyaningsih, SH, M.Kn., the law attains its most humanistic form no longer merely an instrument of binding force, but also an instrument of protection. Thus, within the land law system in Tegal City, the application of the prudence principle is not only a professional necessity, but also a social necessity. It preserves the balance between individual interests and the public good, between free will and legal order. Accordingly, every authentic deed prepared with prudence is, in essence, a living form of legal protection an assurance that the law continues to side with justice, and not solely with the text.

4. Conclusion

Based on the empirical findings of this study, the application of the principle of prudence by Land Deed Officials (PPAT) in Tegal City has been proven to be a fundamental element in ensuring the safety of land sale and purchase transactions, as well as in preventing fraud and the misuse of land certificates. Through systematic preventive measures such as verifying the authenticity of certificates, conducting identity checks using population data, performing field inspections, and reading the deed openly before the parties the PPAT demonstrates a professional commitment to drafting deeds only when all elements of validity have been fully satisfied. Interviews with several PPATs, including Laeli Nurchamidah, SH, M.Kn., Adi Akbar, SH, M.Kn., and Desi Setyaningsih, SH, M.Kn., further confirm that the principle of prudence functions not only as an ethical standard but also as a concrete legal protection mechanism for sellers, buyers, and third parties. Through the application of this principle, the PPAT does not merely serve as a recorder of legal acts, but as a guardian of the parties' genuine intent (*Wilstheorie*) and as a guarantor that the contents of the deed accurately reflect the true circumstances, thus serving both a preventive function in avoiding disputes and a repressive function as strong evidential support should a dispute arise.

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